



# South Carolina Department of Insurance

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## SOUTH CAROLINA CONTINUING EDUCATION FREQUENTLY ASKED QUESTIONS

### QUESTIONS

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### WHO MUST COMPLY WITH CE REQUIREMENTS

1. **Who is required to meet the continuing education requirements?**

All licensed resident producers in South Carolina who do not qualify for an exemption must complete 24 hours of continuing insurance education including 3 hours of ethics and pay the CE recordkeeping fee. Nonresident producers must pay the recordkeeping fee.

2. **Who is exempt from meeting the CE requirements?**

An insurance producer licensed for limited lines is exempt from the provisions of Section 38-43-106.

Section 38-43-106(G) allows an exemption for producers age 55 with continuous licensure in all lines of authority for 20 years from CE requirements. Similarly, producers age 60 with twenty years of active licensure in all lines of authority may be exempted from CE requirements. In order to claim either of these exemptions, producers must submit a written request on or before December 31, 2009. **South Carolina law allowing these exemptions has been repealed effective January 1, 2010.** No requests for an exemption submitted after the December 31, 2009 deadline will be honored.

## CREDIT REQUIREMENTS, CARRYOVER CREDITS AND APPROVED COURSE INFORMATION

### 3. **How many credit hours must I earn to meet the requirements?**

A total of 24 hours is required by May 1, 2010. Of those 24 credit hours, at least three must be from courses categorized as Ethics. As detailed in the chart below, producers must comply with CE requirements based upon their date of licensure.

Resident Producers with a CE Requirement				
Producer Licensure Date	License Renewal Requirement	Biennial License Renewal Fee	CE Requirement	CE Recordkeeping Fee
Through April 30, 2009	Yes	\$25	24 hrs	\$15
May 1 - June 2, 2009	Yes	\$25	3 hrs ethics	\$7.50
June 3 - October 31, 2009	n/a	n/a	3 hrs ethics	\$7.50
November 1, 2009 - April 30, 2010	n/a	n/a	n/a	n/a

### 4. **What if I hold both life, health and accident and a property and casualty authorities?**

If you hold property and casualty authority and life, accident and health authority you must complete at least eight of the twenty-four required hours in courses related to each of these lines of authority plus three hours of Ethics. If you earn more than three Ethics credits, they will be applied towards your 24 hours credit total requirement.

### 5. **Can I repeat a CE course within the biennial period?**

If you successfully complete an approved course, you may not repeat the course and receive certification within two years of its original completion date.

### 6. **Can I carry over credits to the next biennium?**

Producers who accumulate credits in excess of the continuing education requirements for a biennium may apply a maximum of 18 credits to the next compliance period.

### 7. **How will I know which courses will qualify for continuing education credit hours?**

You may access a list of approved courses on Prometric's Web site: [www.prometric.com](http://www.prometric.com). On advertisements, look for courses which have been approved for South Carolina continuing insurance education credit. If you have any doubt, call Prometric at 1-800.490.6551. You may also request a listing of all approved courses and sponsors by calling Prometric at that number.

### 8. **Can I receive CE credit for maintaining an insurance designation?**

Yes. Credit hours earned to maintain the following designations may be used toward the 24 hour credit requirement: Chartered Life Underwriter (CLU), Fellow, Life Management Institute (FLMI), Certified Financial Planner (CFP), Life Underwriter Training Council Fellow (LUTCF), Registered Health Underwriter (RHU), Registered Employee Benefit Consultant (REBC), or Chartered Financial Consultant (CHFC) for a life, accident, and health license, or Chartered Property and Casualty Underwriter (CPCU) or Certified Insurance Counselor (CIC) for a property and casualty license. Many courses for maintenance of a designation are already approved for CE credit. Verify with the sponsor whether the course is approved for South Carolina CE credit. If so, you will receive credits in the normal manner. If not, send evidence of course completion to Prometric with a cover letter to claim the credits.

## NONRESIDENT REQUIREMENTS

### 9. How do nonresident licensed producers comply with CE requirements?

Nonresident producers are not required to send an original home state letter of certification, PDB printout or other hard copy documentation showing proof of good standing in their home state. Home state status verification will be done by Prometric using the NAIC Producer Database (PDB) once the required CE reporting fee is paid.

## FEES

### 10. What is the CE reporting fee?

The annual fee is \$7.50 per year (\$15.00 for two years).

Resident and nonresident producers subject to the CE requirement must pay the CE reporting fee in EACH year of the compliance period. The fee must be paid by May 1, 2010 for the 2008-2010 compliance period. Producers cannot be compliant if the fee is not paid even if other requirements have been met.

### 11. How can I pay the fee?

For the CE period beginning May 2, 2008 and ending May 1, 2010, Prometric will send a fee notice to your address of record. You may pay your reporting fees on Prometric's web site: [www.prometric.com](http://www.prometric.com).

You may also pay by check, American Express, Visa or MasterCard. Make checks payable and mail to: Prometric, ATTN: SC CE Fees, 1260 Energy Lane, St. Paul, MN 55108.

### 12. What happens if I fail to pay my fee by May 1, 2010?

Your license will lapse. You cannot be compliant unless the fee is paid. See FAQ 25 for details about consequences of non-compliance.

## FILING AND COMPLIANCE DEADLINE

### 13. What is the date by which I must complete 24 hours of South Carolina CE?

For the biennial CE compliance period 2008-2010, Prometric, the CE Administrator, must receive CE credits and all fees by May 1, 2010. As detailed in the charts below, producers must comply with CE requirements based upon their date of licensure:

Resident Producers with a CE Requirement				
Producer Licensure Date	License Renewal Requirement	Biennial License Renewal Fee	CE Requirement	CE Recordkeeping Fee
Through April 30, 2009	Yes	\$25	24 hrs	\$15
May 1 - June 2, 2009	Yes	\$25	3 hrs ethics	\$7.50
June 3 - October 31, 2009	n/a	n/a	3 hrs ethics	\$7.50
November 1, 2009 - April 30, 2010	n/a	n/a	n/a	n/a

Non-Resident Producers				
Producer Licensure Date	License Renewal Requirement	Biennial License Renewal Fee	CE Requirement	CE Recordkeeping Fee
Through April 30, 2009	Yes	\$25	n/a	\$15
May 1 - June 2, 2009	Yes	\$25	n/a	\$7.50
June 3 - October 31, 2009	n/a	n/a	n/a	\$7.50
November 1, 2009 - April 30, 2010	n/a	n/a	n/a	n/a

## **EXEMPTIONS, EXTENSIONS AND HARDSHIP EXTENSIONS**

**14. How can I be exempt from CE requirements?**

You can be exempt if you meet all of the following qualifications by December 31, 2009.

1. Be age 55 or older and continuously licensed in South Carolina or other states for at least 20 years in the line(s) of authority sought.
2. Be age 60 or older and have been actively licensed in South Carolina or other states for at least 20 years in the line(s) of authority sought.
3. Be a resident SC licensed producer.
4. Apply in writing by December 31, 2009. South Carolina law allowing these exemptions has been repealed effective January 1, 2010.

**15. Can I receive an extension beyond the May 1, 2010 deadline?**

Producers may request an extension until May 1, 2010 for the 2008 – 2010 biennial compliance year. Requests for extensions must be in writing and sent to Prometric, the CE Administrator, to be received (not postmarked) on or before 5:00 PM, May 1, 2010. Extension requests must be mailed or faxed to Prometric. South Carolina law allowing extensions has been repealed effective as of May 2, 2010.

**16. What if I get critically ill or cannot work or take courses?**

Hardship waiver requests may only be granted for good cause and must be made in writing prior to 5:00 PM, May 1, 2010. The CE recordkeeping fee must still be paid to Prometric by the deadline of May 1, 2010.

## **REPORTING CREDIT HOURS AND COMPLIANCE**

**17. How will credit hours be counted and reported?**

The course sponsor must give you a certificate of course completion. They must also provide this information to Prometric, the CE Administrator, on an approved roster.

**18. Am I required to provide my Social Security number to CE providers or to Prometric?**

No. Prometric's systems accept either SSN or license number and individual identification number on rosters. You may decline to provide your SSN but you must provide your license number.

**19. How will I demonstrate that I have completed the CE requirements to the CE Administrator?**

Producers can verify their credits and compliance status at Prometric's web site: [www.prometric.com](http://www.prometric.com) or by calling Prometric's toll-free number at 1-800.490.6551.

**20. How will I know if I have not complied with my CE requirement?**

Approximately 90 days before the May 1, 2010 deadline Prometric will mail a warning notice to the address of record for each resident and nonresident producer who is not yet compliant.

**21. How will my company know that I have completed the required CE hours?**

On or about June 1, 2010, Prometric will furnish each insurer a report of the continuing education status of all of its producers.

## **REQUIREMENTS FOR NEWLY LICENSED PRODUCERS**

**22. What are the requirements for a newly licensed resident producer?**

If you are licensed in the first year of the biennium (May 2, 2008 – April 30, 2009) you must meet the 24 credit requirement as noted in question 3 above. Producers licensed between May 1, 2009 and November 1, 2009 must complete three hours of ethics and pay the recordkeeping fee.

Producers licensed between November 1, 2009 and April 30, 2010 do not have to comply with CE requirements until the following compliance period.

**23. What are the requirements for a newly licensed nonresident producer?**

If you were newly licensed as a nonresident producer on or after December 1, 2009, you are waived from the CE requirement. You are not required to pay fees for the CE period ending May 1, 2010.

## **ADDING A NEW LINE OF AUTHORITY**

**24. Will I receive credit for adding a new line of authority during the compliance period?**

No. The laws have been changed to remove a requirement for prelicensing education. Hence no CE credit will be awarded on the basis of completing such a course for an additional line of authority.

## **CONSEQUENCES OF FAILURE TO COMPLY**

**25. What happens if I do not earn my CE credit hours or meet nonresident compliance requirements?**

The failure of any licensee to pay the recordkeeping fee and/or meet the biennial continuing education requirement will result in the lapse of his or her license on May 1, 2010. Resident producers may reinstate a license by providing documentation to the South Carolina Department of Insurance that the proper 24 hours of continuing education have been completed and submitted to Prometric, and submitting the recordkeeping fee if it has not been paid. The producer must also pay a \$50 penalty fee to the Department. Once the Department notifies Prometric that the penalty has been paid, Prometric will process the payment and apply the credits.

Nonresidents may reinstate a license by submitting the recordkeeping fee to Prometric, if it has not been paid. The producer must also pay a \$50 penalty fee to the South Carolina Department of Insurance. Once the Department notifies Prometric that the penalty has been paid, Prometric will process the payment and do the home state status verification.

Proof of completing the necessary hours and paying the recordkeeping fee must be received by Prometric, and the \$50 penalty fee must be received by the South Carolina Department of Insurance by 5:00 p.m. November 1, 2010. Nonresidents must pay the recordkeeping fee to Prometric and the \$50 penalty fee to the South Carolina Department of Insurance by 5:00 p.m. November 1, 2010. After that date, resident and nonresident producers whose licenses have lapsed will have their license and qualifications canceled. In order to regain licensure the resident producer will be required to pass the state licensing exam and meet all requirements to become re-licensed. Nonresident producers will be required to reapply for licensure.

## HOW TO CONTACT THE CE ADMINISTRATOR

26. **How can I contact the CE administrator?**

Contact Prometric by email at [pro.ce-services@prometric.com](mailto:pro.ce-services@prometric.com), by phone at 1.800.490.6551 or by fax at 1.800.735.7977. Program information and additional services are available at their Web site: [www.prometric.com](http://www.prometric.com). The mailing address is:

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